

REMARKS

In the Action the Examiner has rejected Claims 1, 3-8, 10-15 and 17-24 under 35 U.S.C. §103(a) as unpatentable over the product Microsoft Money sold on May 25, 1995. The Examiner notes that as indicated on page 39 of that manual, a desirable instance for using a "split transaction" feature is described. The Examiner further believes that the disclosure at page 39 describes the provision of a summary and listing of each individual element where a deposit includes several checks, or checks plus cash. That rejection is respectfully traversed.

Applicant notes that Claim 1, an exemplar for the claims of this group, recites not only the association of selected transactions within data records to form a persistent transaction group such that the transaction group may be treated both as a single transaction and as a plurality of individual transactions, but further expressly recites "displaying a total for the transaction group when the selected transactions within the transaction group are individually displayed, where the total for the transaction group may be readily reconciled with a consolidated entry in an external account statement."

Applicant has carefully examined the cited portion of the Microsoft Money Manual and notes that it indeed describes a method for maintaining a record of split transaction items and notes expressly that "when you create reports and charts, each part of the transaction is included under the right category and subcategory." Thus, nothing within the cited portion of the Microsoft Money Manual shows or suggests in any way the displaying of a "total for the transaction group when the selected transactions within the transaction group are individually displayed . . ." as set forth within the present claims. The Examiner notes a "belief" that this Manual contained a "screen shot" which included a total amount; however, in the absence of such a showing, Applicant urges that Microsoft Money cannot be said to show or suggest the invention expressly described in Claim 1. Further, Claim 4 expressly recites "displaying a visual indicator of the association of the selected transactions within and forming the transaction group when the selected transactions within the transaction group are individually displayed" in a

manner which is again entirely absent from the reference before the Applicant. Claims 15, 18, 21 and 23 also recite these features and it is respectfully urged that in the absence of any showing or suggestion of these features within the reference before the Applicant that this rejection is not well founded and it should be withdrawn.

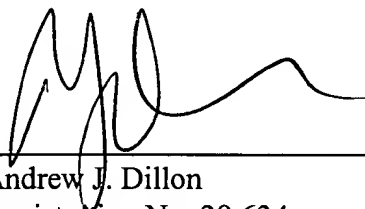
The Examiner has also rejected Claims 2, 9 and 16 under 35 U.S.C. §103(a) as being unpatentable over Microsoft Money, taking official notice that the use of container objects to contain data records is well known in the computer art. Applicant respectfully traverses this rejection and notes that these claims depend from claims noted above which recite features which are neither shown nor suggested within the cited reference before the Applicant and withdrawal of this rejection is respectfully requested.

The Examiner has also once again rejected Claims 1-29 under 35 U.S.C. §103(a) as being unpatentable over *Schrader, et al.*, U.S. Patent No. 5,903,881 in view of *Stein, et al.*, U.S. Patent No. 5,826,241 and further in view of Microsoft Money. That rejection is respectfully traversed.

As set forth in Applicant's previous Response, neither *Schrader, et al.*, nor *Stein, et al.*, nor Microsoft Money teach the treatment of a transaction group as either a single transaction or a plurality of transactions by the association of selected transactions into a persistent transaction group which includes the display of a total for that transaction group and a visual cue as set forth within the claims noted above. Consequently, Applicant urges that in Claims 1-29 define patentable subject matter and withdrawal of this rejection is respectfully requested.

Neither fee nor extension of time are believed to be required. However, in the event any extension of time is necessary, that extension is respectfully requested. Please charge any required fees to **IBM Corporation Deposit Account No. 09-0447**.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'AJD', is written over a horizontal line.

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